



Order Filed on July 17, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

MILSTEAD & ASSOCIATES, LLC

By: Andrew M. Lubin

Atty. ID: AL0814

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

File No. 213601-8

Attorneys for Movant: Select Portfolio Servicing, Inc.  
as servicing agent for MEB Loan Trust IV

In Re:

Luz Adriana Alvarez

Case No.: 17-19450-MBK  
Chapter 13

Hearing Date: June 16, 2020  
Time: 2:00 p.m.

Judge: Michael B. Kaplan

**ORDER REGARDING  
MOTION FOR RELIEF FROM AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: July 17, 2020**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Upon the motion of Milstead & Associates, LLC, Attorneys for the Secured Creditor, MEB Loan Trust IV (“Mortgagee”), under Bankruptcy Code section 362(d) for relief from the Automatic Stay as to certain real property as set forth in the motion papers, and the parties having been represented by their respective counsel, Allen I. Gorski, for the Debtor, and the Court having heard the argument of counsel and for good cause shown, it is ORDERED as follows:

1. The automatic stay as provided for by 11 U.S.C. §362 shall remain in full force and effect conditioned upon the terms and conditions set forth herein.

2. Mortgagee is the holder of a mortgage which is a lien on real property owned by Debtor known as and located at 18 Garden Hills Drive, Somerset, NJ 08873 (the “Property”).

3. The parties certify that a post-petition delinquency is to be cured pursuant to the terms of this Order, said delinquency consisting of the following:

|   |                    |
|---|--------------------|
| 37 Payments: 5/26/17 – 5/26/20 @ \$1,112.39 | \$41,158.43        |
| Suspense Balance                            | (\$0.00)           |
| <b>Total Post-Petition Arrears</b>          | <b>\$41,158.43</b> |

4. Commencing on June 26, 2020, Debtor shall resume making regular monthly mortgage payments currently in the amount of \$1,112.39.

5. Debtor shall pay \$20,000.00 to Mortgagee. Mortgagee acknowledges receipt of the Debtor’s payment of \$20,000.00. The payment reduces the balance of the post-petition arrears to the amount of \$21,158.43.

6. The balance of the post-petition arrears in the amount of \$21,158.43 shall be paid through the Debtor’s Chapter 13 Plan. Debtor shall file a modified plan and amended schedules I

& J be filed within 20 days of the entry of this Order. The Trustee's Office shall recapitalize the Debtor's Chapter 13 Plan per this Order.

7. All payments should be mailed to Select Portfolio Servicing, Inc., Attn: Remittance Processing, PO Box 65450, Salt Lake City, UT 84165-0450. Debtor shall reference the loan number on any and all payments made pursuant hereto.

8. Should Debtor's regular monthly payment amount change, Debtor shall be notified of such change by Mortgagee, and the monthly payment amount due under the terms of this Order shall change accordingly.

9. In the event that Debtor is in default pursuant to the terms and conditions of this Order for a period of thirty (30) days, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, Secured Creditor may send Debtor and Debtor's Counsel a written notice of default of this Order. If the default is not cured within ten days of the date of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating any such payment(s) more than thirty (30) days in default. In the event that a notice of default is forwarded, it is agreed that Secured Creditor may file a Certification of Default absent a full cure.

10. A copy of any Certification of Default and the proposed order must be served upon the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court. A certificate of service shall be filed by counsel for Mortgagee evidencing same.